

A SUBURBAN PASTORAL

PART-23



When I saw Johnathan and Freeland hobnobbing over their favorite golf clubs in the hall last Saturday just after luncheon I had a sudden idea.

"Johnathan," I called, "are you going to the links in the car?"

"That's about it," he grinned.

"Well, ask Mr. Freeland if Katherine can drive well enough to take the children a little way beyond the links. If she can I'd like to see the whole household by myself depart for the afternoon, if you please. If this household is going to be a beehive of civic activities beginning next week the decks must be cleared for action. Being a housekeeper entails a few duties, and I'm feeling energetic for a change."

Johnathan and Freeland had a short consultation. Katherine has been insisting upon having lessons in driving from Freeland every evening and he has been very good natured about it. I'm not quite sure whether her interest has centered on the car as much as on Freeland, but she has a real gift for mechanical things, and I hoped that while in his company she had picked up some of the necessary technique of driving.

Presently Freeland delivered the verdict.

"I think she's a manager, well enough," he said. "There's a little wood road I know of where there's no traffic, and she and Mary can sketch, and if Emily goes too the children will be safe enough scrambling around. I hope this big household isn't too much for you," he added in his diffident kindly way. "We all realize who is making it run so smoothly for us."

Dear old Freeland. He never forgets to be gallant and sympathetic.

"It certainly is up to me to make it run smoothly," I answered laughing, "considering that it was my idea, and that it would break my heart if any of my guests should leave me. If you'll wait just a second I'll collect the family and pack them off with you and Johnathan. You mustn't lose any more precious playing time than we can help."

Robert came running up the back stairs as I entered the nursery.

"Get Bella, quick," I said, "and see if Mary and Katherine can be ready in a hurry."

So at last they were all safe in the car, and I lifted Toby into Emily's arms myself. To my keen delight he didn't want to leave me and was very free with his fists about it when he had landed in Emily's lap.

It's pleasant to any mother to receive a tribute of loyalty from her infant, even if that loyalty spoils some one else's party.

I waved them all off, Toby howling lustily and Katherine with eyes cast pitifully in the direction of the Redfield residence down the street in search of Phelps Redfield's plans.

She was a bit discouraged to see him come flying out the front door with a week end bag in one hand and a tennis racket in the other, only to nod a laughing greeting in our direction and then stride off on foot toward the railroad station.

Oh, well, Katherine, you can't have everything!

Phelps Redfield is a very popular young man and the only way for any girl to imagine that she can monopolize him is for her to be entirely ignorant about his other friends.

I closed the screen door and found myself alone in the house save for the cook.

Surely such a situation in the present state of affairs is not without its dramatic quality. Like many another housekeeper in a like situation, I decided to put off my interview with her a little longer.

Another burned omelet would never do! Never! I would be firm when I talked to her. I would put it straight up to her. But just now—

With paper and pencil I mounted to the top of a step ladder in the linen closet and for some time courageously counted sheets. Then I wandered over my domain, noting how clean and bare the general effect was, but how after all the place perished in having personally.

Robert's slingshot was upon his bureau. A half finished model of a dog held a position of importance. "Tales of the Hunter" lay open upon his desk.

Bella's room was far from tidy, for the child has a new idea every five minutes and acts industriously on each.

The green, up-to-date household had all held bravely to the agreement made in the beginning to help the household along by being very systematic about all their affairs. I found on my own desk careful notes of engagements for the week so I would know just who would be home to dinner and when.

Next to that I found in a little note book, labeled by Johnathan "Epicurean Delights," several messages to the cook.

"I'm pinning for lobster salad,"—K. Kennedy.

"How about blueberry muffins?"—Harrington.

"Can't we have some little cakes with frosting on them?"—Mary.

While I own that I'm not particularly interested in housekeeping as an art, I do find it amusing to follow these lively suggestions that every one seems willing to make.

When I felt that I had surveyed the situation thoroughly upstairs and down, I wrote out the following:

TIPS TO MYSELF.

1. Engage another maid.

2. Find a laundress who can make all feminine members of the household equal Katherine in exquisite attire. (There's nothing like a little competition.)

3. Arrange one room downstairs as the family drawing room, personal and private, into which no civic body can enter.

4. Buy a book on butterflies. (And grind hard, too, before the children corner me again.)

By this time I really had no excuse for avoiding the cook, and looking in the mirror to see if I looked dignified and effective. I stroiled to the back stairs and opening the door heard the old colored woman singing as only an old colored woman can:

(To be continued.)

FINANCIAL ADVICE FOR HOMESEEEKERS

If you are planning to build or buy a home your first problems will most likely be financial ones. How much ready cash will you need? How should you go about obtaining a building loan or a mortgage? What is the difference between a first and a second mortgage? How are you to figure your carrying charges or insure a building in the course of construction?

Let PHILIP S. CLARKE solve these problems for you through the real estate columns of THE SUN. Mr. Clarke has had many years of experience in financing home building and home buying ventures and is recognized as one of the foremost authorities in the country on these matters.

Send your queries to the Real Estate Department of THE SUN. It must be distinctly understood, however, that these questions must relate to individual home building or buying projects and not to investment or speculative ventures in real estate. Nor will questions be considered regarding the value of specific pieces of property or the reliability or integrity of any individual or corporation.

Dear Mr. Clarke: I am planning a home in Hollis, L. I., where I have four lots free of mortgage, tax per year \$18.

I have \$5,000 cash, life insurance, \$4,000; income varying from \$2,000 to \$3,000 per year. There are four in my family beside myself, two self-supporting (a third will be when she finishes college). I want to build a simple Colonial house, ten rooms, somewhat larger than the average New York city house.

Several builders have held that the house I want is too big. Do you think 40 feet by 35 feet is too big? I and my family wish it so? The \$50 extra rooms (in addition to the orthodox eight) we planned to have in place of an unfinished attic.

Do you think I have enough to start a building? How should I go about financial arrangements? Will there be a fall in building prices sufficient to warrant my waiting and paying rent instead of putting that money into my own house?

C. V. W.

You are planning an unusually large house. You know that a great many people build large houses so as to have accommodation for the servants that are required to take care of a large house. This is a serious mistake, and expensive. Frankly, most of us build entirely too much of a house. It has to be heated, painted, furnished and kept clean, and when we think how much living can be done in a small house, it is remarkable the amount of space people seem to think they need in a building.

An eight room house should be large enough and would be more marketable in case you wanted to sell. The extra rooms sound attractive, but the extra interest and taxes and overhead expenses will amount to so much in a few years that it would be cheaper if you sent your guests to the best hotel in New York. Please try to cut down your requirements. You can always build additions if you have been too conservative.

You have enough money to start. You should get an eight room house well built for \$5,500 to \$6,000, depending on the size. Taking \$7,500 as a figure and assuming your lots to be worth \$2,000 you have \$5,500 toward the proposition. You would therefore need to borrow but \$5,500. This should not be difficult.

If you want a straight mortgage go to the title companies and banks, where of course you will find in the business section of Jamaica, with the plans and specifications of your house and tell them your story. If you want an installment mortgage, by which your house is gradually becoming free and clear, inquire of the same institutions as to where such a mortgage may be obtained.

Your last question contains the reason why some people are building and others are buying. If I could answer it absolutely I should deserve to rank with the prophets of the Old Testament. My belief is that material prices are stabilized. Labor uncertainty is, in my opinion, the cause for hesitancy on the part of builders, but if you want a home in the next two or three years I think you might just as well start on it now.

Dear Mr. Clarke: I intend building a one family house with six rooms and have \$1,000 of my own money to put into it. I would like to know how I can get into some loan company in this section of the State.

W. J. B.

Get a New Jersey telephone directory and see if you cannot find the name of a Plainfield financial institution listed to which you could write and inquire the name of the local building and loan association. Then get in touch with each one and ask for a copy of their last financial statement. Decide which looks the best and inquire whether they have money to lend for building purposes. If they have, get your plans and specifications ready with a map, diagram, or survey of your lot, and file them with the secretary of the association, with a request for the loan.

Your proposition sounds reasonable and I think if the money is available you will be able to get it.

There are some very good sized towns near Plainfield where you would probably find associations also. Use the same method in locating them.

Dear Mr. Clarke: I would like to build a house costing \$4,000 or \$5,000. I have \$200 in the bank, owe no line, make \$130 a month, have three old life insurance policies with a loan value of about \$500 or \$600. I do not own my lot, but want to buy about 120 feet front in a suburb, so I can have garden, chickens and a cow. With no more available cash, can the above be pulled through?

A. B. J.

I do not know what value you have in mind for 120 front feet of land in a suburb, but frankly I think on your present assets you are contemplating too much of an undertaking. Three hundred dollars is not sufficient margin to

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build a \$4,000 house on a \$500 plot especially as your plans call for further expenditures for a cow and chickens. These two latter items alone would take all your present capital. I think you ought not to undertake your programme with less than \$1,200 to \$1,500 in cash. If you do you will be loading yourself with a financial burden perhaps possible to carry in good times, but disastrous in the event of sickness or other misfortune.

May I suggest that you try to curb your enthusiasm for the cow and chickens idea on a 120 foot plot. A cow needs about an acre of ground for her diversion and, two or three acres more for the production of additional food supplies for her. Why not come down to the ordinary building plot and give up the small farm idea? People are trying it all the time and about one in ten is satisfied. The trouble is that you have to go quite a distance into the country to buy cheaply enough, and you are then pledged to three distinct lines of business, the first being that by which you make your living, the second the maintenance and operation of your small farm and the third getting back and forth.

Don't forget that commuting is quite an occupation in itself, and the larger your front yard is the more mileage you roll up on the lawn mower. Taking care of a cow and a furnace and the front yard and the job in the city and catching trains is pretty near a full programme. You can eliminate part of it by reducing your requirements. I cannot say too emphatically how much I am persuaded after a good many years' observation that the average man in buying or building his own establishment makes provision for about twice what he needs. There is just as much fresh air passing over a twenty foot lot as there is over an acre, but the mortgage on the latter is quite a little larger.

Just a word about borrowing on your life insurance policies. If you can't raise money on present security and business standing, don't borrow it from your widow and children. You will be where they cannot collect it when they need it most.

Dear Mr. Clarke: I have just bought a fourteen acre farm in Connecticut for \$800. On the property is a house that will require about \$2,500 to put in habitable condition. What is the best method of raising money to put into improvements and how much could I expect to obtain on a mortgage? Should I attempt to raise the money from New York banks or from local bankers?

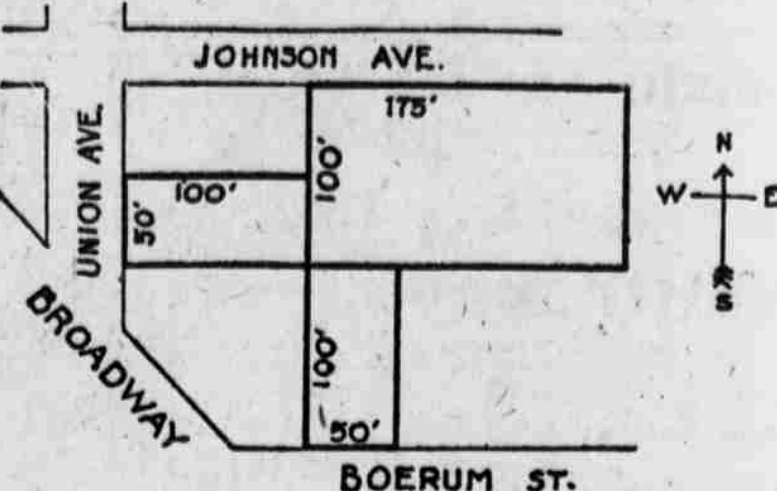
K. B.

If you had told me even a little more definitely where the farm is in Connecticut my suggestion might be of more value, but from the price you mention I conclude that the property is fairly remote from New York. If this be so, I should go to the nearest large town and have a chat with the cashier of the local bank and with any attorney whom he suggested. Before you go on this errand get the plans and specifications of the proposed improvements ready, in order that you can show a prospective lender what the security for his investment will be. I think the most you can expect to borrow will be from \$1,800 to \$2,000.

Let me suggest that on propositions of this kind it is well to keep as near to your property as possible for your own business arrangements. Every small town has at least one lawyer whose influence and friendship it is well worth cultivating. He is sort of local authority on investments as well as legal matters, and has time to listen to your problems. Don't take cigars with you, but call him "Judge" once in a while by mistake.

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